

“An Extravagant Gift”

Matthew 18:23-35 • Romans 3:19-28

First Presbyterian Church, Corpus Christi, TX

Rev. Charles S. Blackshear • May 26, 2019

We are still in the midst of graduation season and for those of us who value education and learning it's always an exciting and encouraging time. This year about seventy percent of teens who are graduating from high school right now will go on to begin college this fall. That's the good news. Unfortunately, a large majority of those students, about sixty nine percent, will pay for their education with student loans.

Student loan debt has become a crushing burden on young people who have graduated from college in recent years. 44 million Americans are paying for student loans that add up to 1.53 trillion dollars! And while a federal student loan has a term of 10 years, most people refinance their loans. The average student loan today takes almost 20 years to pay off. And it drastically affects their lives as they begin a career and try to start a family. Over 40 percent of people paying a student loan are unable to afford a \$400 emergency.

In Matthew 18 Jesus tells a parable about a man who owed a huge amount of money – 10,000 talents. We tend to miss a lot of what Jesus is trying to say because we don't really have any conception of how much that's worth. In Jesus' time, the average worker would have to work 20 years to earn the equivalent of one talent. In the story Jesus says the man owes the king 200,000 years worth of work. A business professor at Biola University did the math. Today the man's debt would be about 7 billion dollars. Now of course Jesus is intentionally exaggerating to get his hearers' attention. His point is that the man owed a crushing debt that he would never be able to pay.

The reason Jesus told this parable is to help us understand our relationship to God. He wants us to see our problem. Sin is our problem. In the Bible God uses a number of different metaphors to help us see the problem of sin and one of those metaphors is debt. What Jesus is trying to tell us is that all of us are in

debt, a lot of debt. In fact, we're in more debt than we could ever hope to repay.

One day the Jewish leaders took turns trying to stump Jesus or worse to trap him into saying something he shouldn't. A lawyer, who was a Pharisee, asked Jesus, "which is the great commandment in the law?" In other words, out of the thousands of God's laws recorded in Scripture which ONE do *you* think is the most important? These religious lawyers would spend much of their time discussing and arguing about which of the laws were more important than others. Jesus answers him, "You shall love the Lord your God with all your heart and with all your soul and with all your mind. This is the great and first commandment. And a second is like it: You shall love your neighbor as yourself. On these two commandments depend all the Law and the Prophets." As it turns out, this summarizes completely the Ten Commandments. The first four deal with our relationship with God and the other six deal with our relationships with other people – our neighbors.

Notice what God commands. We are to love and serve Him with ALL of our heart and soul and mind and strength and time and money and desires. God wants all of you. One way to understand sin is that it's not just doing bad things. Sin is anything other than loving and serving God 100 percent. That's why Paul says in our reading from Romans 3, "all have sinned and fall short of the glory of God." Jesus is the only person to ever fully love and serve God fully. That's part of what we mean when we say he was without sin. Every time you choose to put something else ahead of God in your life you are adding to your huge, crushing debt that you can never repay.

But how often are you like the man in the parable? He falls on his knees and begs the king saying, "Have patience with me, and I will pay you everything." Earning \$35,000 a year the man just needs more time to pay back 7 billion

dollars. It's impossible. You and I, too often, do the same thing. We try to solve our sin problem on our own. Maybe you think that if you just do more good things than bad that it will be enough. It will never be enough. In verse 20 Paul says, "For by works of the law no human being will be justified in his sight, since through the law comes knowledge of sin." If you work really hard to save yourself the best you can hope for is to realize how sinful you are. What you need is for someone else to take care of the problem for you. You need someone else to pay your debt.

Last weekend, like most weekends this time of year, there were college graduation ceremonies taking place around the country. One stands out in particular. Maybe you saw this story in the news. Morehouse College in Atlanta is a 150-year-old private, historically black, men's college. It's one of the last all-male colleges in America. The commencement speaker was Robert F. Smith, a 57-year-old African American who runs a technology investment firm. Like most graduation speeches, Smith's address was not particularly stirring or memorable. Until he said this: "On behalf of the eight generations of my family that have been in this country, we're gonna put a little fuel in your bus. This is my class, 2019. And my family is making a grant to eliminate their student loans."

Out of his net worth of around 5 billion dollars, Smith committed to donating about 40 million dollars to pay the student debt of the 400 students graduating. Let me go over those numbers again slowly. 400 students owe \$40 million. That's an average of \$100,000 per student. They would have graduated with crushing debt. Someone else paid it. They didn't earn it. They didn't deserve it. They didn't expect it. Robert Smith gave them an extravagant gift.

Jesus has given YOU an extravagant gift. He paid your debt. Listen again to Paul's words: "for all have sinned and fall short of the glory of God, and are justified by his *grace* as a *gift*, through the redemption that is in Christ Jesus,

whom God put forward as a propitiation by his blood, to be received by faith." Jesus pays your debt. It's a gift. Colossians 2 puts it this way: "And you, who were dead in your trespasses and the uncircumcision of your flesh, God made alive together with him, having forgiven us all our trespasses, by canceling the record of debt that stood against us with its legal demands. This he set aside, nailing it to the cross."

The last thing that Robert Smith told the graduates last week was that since they had been given this very valuable, life-changing gift, he expected them to then "pay it forward." In other words, it would be wrong for them to just take the gift and not then use their new freedom from that debt to help others who come after them. In Jesus' parable, the man who had been forgiven all those billions of dollars immediately goes out and sees a friend who owes him some money. How much money? In today's dollars it would be about eleven thousand dollars. Certainly a lot of money, about four months pay. But a tiny drop in the bucket compared to 7 billion. The man in the parable, though, has not had his heart changed by the king's extravagant gift. He refused to show mercy to the other man. And it cost him dearly.

Jesus is clear that he expects us to "pay it forward." You and I are to forgive other people who have wronged us, people who "owe" us. One of the most powerful lines in the Lord's Prayer that we say every week is when we ask God to forgive us *our* debts in the same way that we forgive others. If you are praying that prayer and meaning it, that line should take your breath away. When Jesus taught his disciples that prayer, he immediately said, "if you forgive others their trespasses, your heavenly Father will also forgive you, but if you do not forgive others their trespasses, neither will your Father forgive your trespasses. In the parable, Jesus says that the king had the man thrown into jail until his entire debt was paid. It was a life sentence. Then Jesus says, "So also my heavenly Father will do to every one of you, if you do not forgive your brother from your heart."

God loves you. He loves to forgive. He knows that none of us is able to repay the debt we owe. That's why God had to act. He came here in person in Jesus, fully human and fully God. Jesus fulfilled the law, perfectly giving God the Father 100%. Now you can be set free from the debt of sin by faith. Paul says, "But now the righteousness of God has been manifested apart

from the law, although the Law and the Prophets bear witness to it—the righteousness of God through faith in Jesus Christ for all who believe. It's an extravagant gift that none of us deserves. We receive it by faith in Jesus and then we get to pay it forward.

Amen.